



The Informed Consumer

Consumer Affairs Branch e-newsletter
Fairfax County Department of Cable and Consumer Services

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Visit Consumer Central for all of your online consumer needs:

- File a Complaint Online
- Tenant-Landlord Handbook
- Consumer Protection Commission (CPC)
- Tenant-Landlord Commission (TLC)
- Property Owners' and Condominium Association Resources
- Consumer Focus
- Your Community, Your Call

Preparing for the Fall: Scholarship Scams

Need Money for College? Doesn't everybody? Unfortunately, in their efforts to pay the bills, many students and their families are falling prey to scholarship scams. The FTC cautions students to look for tell tale lines:

- "The scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work."
- "The scholarship will cost some money."
- "You've been selected by a 'national foundation' to receive a scholarship" or "You're a finalist" in a contest you never entered.

Many legitimate companies advertise that they can get students access to lists of scholarships in exchange for an advance fee. Others charge an advance fee to compare a student's profile with a database of scholarship opportunities and provide a list of awards for which the student may qualify. They **don't** guarantee or promise scholarships or grants. Scholarship scams can shrink your college savings.

Contact Consumer Affairs or your school's financial aid office for assistance.



How to Get the Best from Your Cable Company

Find out how to fix cable service problems such as outages, unclear or distorted picture or sound, customer service, timely telephone response or missed service appointments. Learn how to file a consumer complaint to address cable billing and contract issues. Examine options to reduce your cable costs. Determine when new cable service may become available on your street. Learn how to report and cure a cable safety or construction issue in your neighborhood.

County staff are available to assist citizens with resolving problems with cable providers; simply call 703-324-5902.

Information is also available on the County website at www.fairfaxcounty.gov/cable.

FTC Consumer Alert: “Free Trials” Aren’t Always Free

A chance to try something out for free? What have you got to lose?

If you're interested in a particular product or service, trying before you buy might seem like a no-brainer. But what starts as a free trial — or for a very low cost — might end up costing you real money. Whether it's for a teeth whitener, vitamin or kitchen gadget, all free trials eventually end. And typically, if you don't want to buy what you've tried, you need to cancel or take some other action before the trial is up to avoid further charges.

Strings Attached

Other "free" offers enroll you in clubs or subscriptions. For example, a company might offer you an introductory package of free books, CDs, magazines or movies. If you sign up, you may be agreeing to enroll in a club that will send you more products and bill you until you cancel, or to a subscription that's automatically renewed each year.

Here's What To Do

So how can you avoid the costs that might be hiding in free trials?

- Research the company online. See what other people are saying about the company's free trials — and its service. Complaints from other customers can tip you off to "catches" that might come with the trial. After you research the company online, visit Fairfax County Consumer Affairs' complaint database to search the complaint history of a company.
- Find the terms and conditions for the offer. That includes offers online, on TV, in the newspaper, or on the radio. If you can't find them or can't understand exactly what you're agreeing to, don't sign up.
- Look for who's behind the offer. Just because you're buying something online from one company doesn't mean the offer or pop-up isn't from someone else.
- Watch out for pre-checked boxes. If you sign up for a free trial online, look for already-checked boxes. That checkmark may give the company the green light to continue the offer past the free trial or sign you up for more products — only this time you have to pay.
- Mark your calendar. Your free trial probably has a time limit. Once it passes without you telling the company to cancel your "order," you may be on the hook for more products.
- Look for info on how you can cancel future shipments or services. If you don't want them, do you have to pay? Do you have a limited time to respond?
- Read your credit and debit card statements. That way you'll know right away if you're being charged for something you didn't order.

If you see charges you didn't agree to, contact the company directly to sort out the situation. If that doesn't work, call your credit card company to dispute the charge. Ask the credit card company to reverse the charge because you didn't actively order the additional merchandise. Most credit card companies require that you dispute a charge within 60 days of the date of the transaction.

If you've been wrongly charged for a free trial offer, report it to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint). You also can contact Fairfax County Consumer Affairs at 703-222-8435 or via email consumer@fairfaxcounty.gov. Submit a complaint online: www.fairfaxcounty.gov/consumer.

Need Advice? Ask an Investigator

Investigators are available Monday through Friday from 8:00 a.m. to 4:30 p.m. for walk-in assistance and advice. Call for Advice: 703-222-8435 TTY: 711 or submit a question via e-mail on our Website.

File A Complaint

When you call for advice, you may be asked by an Investigator to file a written complaint so that Consumer Affairs may assist you in resolving your dispute. You may file a complaint online or request that a complaint form be mailed to you.

Search Complaint History

Research the complaint history of a company prior to completing a transaction.

Visit Us in South County

An investigator is available each Wednesday for advice at Access Fairfax in the South County Government Center.

8350 Richmond Highway,
Suite 125
Alexandria, VA 22309

In the Spotlight:

Your Community, Your Call

Consumer Affairs Branch

12000 Government Center
Parkway, Suite 433
Fairfax, VA 22035

Phone: 703-222-8435 TTY: 711
Fax: 703-324-3900

Visit Our Website

50th Anniversary of John F. Kennedy's Call for Consumer Protections

On March 15, 1962, President John F. Kennedy delivered a special message to Congress that called for four basic consumer rights – the right to safety, the right to be informed, the right to choose, and the right to be heard. “Consumers, by definition, include us all,” Kennedy told Congress. March 15th is now celebrated as annually as World Consumer Rights Day.

Kennedy’s remarks argued that protecting consumers was vital to the stability of the American economy and the country’s national interest:

“If consumers are offered inferior products, if prices are exorbitant, if drugs are unsafe or worthless, if the consumer is unable to choose on an informed basis, then his dollar is wasted, his health and safety may be threatened, and the national interest suffers.”



Kennedy’s four basic consumer rights led to the establishment of the Consumer Product Safety Commission and to the passing of anti-trust, patent, and price gouging laws, as well as the creation of non-governmental actors (e.g. Better Business Bureau, Consumer Federation of America, Consumers Union) to protect consumer rights.

- The right to safety--to be protected against the marketing of goods which are hazardous to health or life.
- The right to be informed--to be protected against fraudulent, deceitful, or grossly misleading information, advertising, labeling, or other practices, and to be given the facts he needs to make an informed choice.
- The right to choose--to be assured, wherever possible, access to a variety of products and services at competitive prices; and in those industries in which competition is not workable and Government regulation is substituted, an assurance of satisfactory quality and service at fair prices.
- The right to be heard--to be assured that consumer interests will receive full and sympathetic consideration in the formulation of Government policy, and fair and expeditious treatment in its administrative tribunals.

The Fairfax County Homeowner and Condominium Association Liaison

The Fairfax County Consumer Affairs Branch offers a unique resource specifically to leaders and members of common interest communities - the Fairfax County Homeowner and Condominium Association Liaison. The position is not a full time position, but a role played by a Consumer Affairs Investigator, in addition to providing advice on consumer issues; mediating complaints, and conducting educational and outreach seminars. The Investigator responds to questions and concerns from members and volunteer leaders of common interest communities and the general public. The Consumer Affairs Branch does not have the authority to mediate complaints from owners about their homeowner or condominium association governing boards, but seeks to keep the common interest community educated and informed by producing educational publications and programs.

The Branch publishes several publications and resources for the common interest community. The *Informed Consumer* electronic newsletter highlights topics of interest to homeowner and condominium association members and leaders. *The Common Interest Community Association Frequently Asked Questions* resource sheet provides answers to questions about the requirements under the Virginia Property Owners' Association Act and the Virginia Condominium Act and links individuals directly to the Legislative Information System and the applicable laws governing common interest communities. *The Fairfax County Community Association Manual* provides information and guidance on the day to day operations of community associations. The *Fairfax County Community Supplement Guide* is an interactive document linking readers directly to state and county laws and other resources.

The Liaison works with Fairfax County Government Channel 16 to produce the live educational call-in television program, *Your Community, Your Call*. Featured guests include attorneys, common interest community managers, certified public accountants and insurance professionals that serve the common interest community. Viewers can watch the program on television or view the live video streaming on their computer.

For more information, visit the Fairfax County Homeowner and Condominium Associations page or contact, Michelle Thompson, the Homeowner and Condominium Association Liaison, at 703-324-3218 or michelle.thompson@fairfaxcounty.gov. Join the email subscriber list by emailing your address to ycyc@fairfaxcounty.gov.

Your Community, Your Call

On the most recent edition of *Your Community, Your Call - Building Community*, Pete Philbin, Attorney with Rees Broome and Nick Mazzarella, Vice President with Community Management Corporation will joined Michelle Thompson, Fairfax County's Homeowner and Condominium Association Liaison, to discuss the challenges of building community. The guests shared information and successful strategies that you can use to help foster a greater sense of community. You can view this edition of *Your Community, Your Call* on Mondays at 8 p.m. on Fairfax County Government Channel 16 or on Video on Demand.

Join us for our next live program on Tuesday, July 17, 2012. View the live program on Fairfax County Government Channel 16 or on your computer with Live Video Streaming. Join the conversation by calling 703-818-1445 or e-mail your questions to ycyc@fairfaxcounty.gov.

The Virginia Regulatory Town Hall

The Virginia Regulatory Town Hall is a great way to keep abreast of the activity of the Common Interest Community Board. The site is a comprehensive source of information about proposed changes to regulations, including a meetings calendar and board minutes. Visit the Virginia Regulatory Town Hall to learn about the activity of the Common Interest Community Board.